

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samuel Delacruz,  Debtor.	: : :	Chapter 7  Bky. No. 23-11283 PMM
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**ORDER DISPROVING REAFFIRMATION AGREEMENT**

**AND NOW**, the creditor having filed a reaffirmation between the Debtor and Mercedes-Benz Financial Services USA LLC of the kind specified in 11 U.S.C. §524(c) (doc. #33, the “Reaffirmation Agreement”);

**AND** a hearing with regard to the Reaffirmation Agreement having been held and concluded on September 5, 2023;

**AND** at the hearing, the Debtor having failed to rebut the presumption of undue hardship, see doc. #35;

**AND** for the reasons stated on the record at the hearing;

It is hereby **ORDERED** that the Reaffirmation Agreement is **DISAPPROVED**.

**Date: September 5, 2023**



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**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**